

**Information to identify the case:**

Debtor 1	<b>Scott A. Williams</b>	Social Security number or ITIN	<b>xxx-xx-9095</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-23760-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Scott A. Williams

2/21/17

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Scott A. Williams  
 Debtor

Case No. 16-23760-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: amaz  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 15

Date Rcvd: Feb 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2017.

db +Scott A. Williams, 161 Lowhill Road, Brownsville, PA 15417-8678  
 14301865 +Paypal Buyer Credit, Attn: Bankruptcy Department, P.O. Box 5138, Timonium, MD 21094-5138  
 14301867 +UPMC Health Services, 2 Hot Metal Street--Dist. Room 386, Pittsburgh, PA 15203-2348

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QPJWILSON.COM Feb 22 2017 01:48:00 Pamela J. Wilson, 810 Vermont Avenue,  
 Pittsburgh, PA 15234-1222

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 22 2017 02:07:21 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: AISACG.COM Feb 22 2017 01:48:00 Capital One Auto Finance, a division of Capital On,  
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016,  
 UNITED STATES 75016-5028

cr EDI: RECOVERYCORP.COM Feb 22 2017 01:48:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

14301861 EDI: RMSC.COM Feb 22 2017 01:48:00 American Eagle Outfitters/Synchrony Bank,  
 Attention: Bankruptcy, P.O. Box 965003, Orlando, FL 32896-5003

14301862 EDI: CAPITALONE.COM Feb 22 2017 01:48:00 Capital One, c/o TSYS Total Debt Management,  
 P.O. Box 5155, Norcross, GA 30091

14301863 +EDI: CAPONEAUTO.COM Feb 22 2017 01:48:00 Capital One Auto Finance,  
 3905 North Dallas Parkway, Plano, TX 75093-7892

14301864 EDI: TSYS2.COM Feb 22 2017 01:48:00 Juniper Bank, P.O. Box 8802,  
 Wilmington, DE 19899-8802

14301866 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 22 2017 02:07:32 Quicken Loans, Inc.,  
 1050 Woodward Avenue, Detroit, MI 48226-1906

14302798 EDI: RECOVERYCORP.COM Feb 22 2017 01:48:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

14301868 +EDI: VERIZONEAST.COM Feb 22 2017 01:48:00 Verizon, Attn: Bankruptcy,  
 500 Technology Drive, Weldon Spring, MO 63304-2225

14301869 EDI: RMSC.COM Feb 22 2017 01:48:00 Walmart MasterCard/Synchrony Bank,  
 Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Quicken Loans Inc.

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 23, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2017 at the address(es) listed below:

Charles O. Zebley, Jr. on behalf of Debtor Scott A. Williams COZ@ZebLaw.com, Lori@ZebLaw.com,  
 Janet@ZebLaw.com

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com

Joshua I. Goldman on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Pamela J. Wilson pwilson@epiqtrustee.com, pwilson@ecf.epiqsystems.com

TOTAL: 5